

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Antonius Adhi Wiryawan, Re Lai, Weide Ju, Hichem Sellami,  
Durgesh Kotwal  
Assignee: Siebel Systems, Inc.  
Title: METHODS AND APPARATUS FOR CAPTURING  
CONSUMER LOAN APPLICATION DATA  
Serial No.: 10/025,523 Filing Date: December 18, 2001  
Examiner: Jocelyn Greimel Group Art Unit: 3693  
Docket No.: OIC0269US Confirmation No. 6254

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Austin, Texas  
December 31, 2007

MAIL STOP AMENDMENT  
COMMISSIONER FOR PATENTS  
P. O. BOX 1450  
ALEXANDRIA, VA 22313-1450

**RESPONSE TO NON-FINAL OFFICE ACTION**

Dear Examiner Greimel:

This paper is being submitted in response to the Office Action dated October 2, 2007, having a shortened statutory period set to expire on January 2, 2007. Further examination and reconsideration are respectfully requested in view of the following amendments and remarks.

No Amendments to the Specification are presented in this paper.

**Amendments to the Claims** are presented in this paper. The currently pending claims are listed beginning at page 2 of this paper.

No Amendments to the Drawings are presented in this paper.

**Remarks** begin on page 9 of this paper.